



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/611,548  
Applicant: Douglas G. Lowenstein, et al.  
Title: FINANCING OF TENANT IMPROVEMENTS  
Filed: July 7, 2000  
Art Unit: 3695  
Examiner: Charles Kyle  
Atty. Docket: 1906-3-Polestar  
Customer No. 68536

Confirmation No.: 6763

I certify that this correspondence, along with any documents referred to therein, is being deposited with the United States Postal Service on September 14, 2012 as First Class Mail in an envelope with sufficient postage addressed to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

**RESPONSE AND REQUEST FOR WITHDRAWAL OF PREMATURE FINALITY AND  
CORRECTED OFFICE ACTION UNDER MPEP §710.06**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Applicant hereby files this Response as a timely reply to the Office Action mailed March 14, 2012, to the extent that a response can be made to an incomplete action. Favorable reconsideration is requested.

The Office Action of March 14, 2012 was too incomplete to be a proper office action or to support final rejection, and that Action was effectively withdrawn by operation of MPEP § 710.06 on June 14, 2012 when Applicant brought the incomplete nature of the office action to the attention of the Patent Office. The Advisory Action of July 20, 2012 was issued when no proper final Action was pending, and was issued outside the Examiner's authority. Thus, no proper Action is currently outstanding.

Applicant requests a proper Office Action conforming with all PTO procedures. Applicants paper of June 14, 2012 requested a complete office action and requested that finality be withdrawn. Applicant renews those request for the reasons stated in the June 14, 2012 paper and below.

Please amend the application as follows:

**AMENDMENTS TO THE CLAIMS** begin on page 3 of this paper.

**REMARKS/ARGUMENTS** begin on page 47 of this paper.